

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK

In re: Michele Petteys

Case No. 14-10447  
Chapter 13

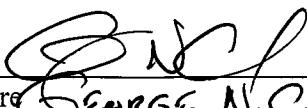
Debtor(s).

**LOSS MITIGATION PROGRAM FINAL REPORT**

I, George N. Cholakis, certify that:

1. A Loss Mitigation Order was entered on July 9, 20 14.
2. The Loss Mitigation Parties have completed all requirements pursuant to the Loss Mitigation Program Procedures.
3. A resolution has been reached as follows:
  - ☐ Loan modification request granted.
  - ☐ Loan modification request denied.
  - ☐ Loss Mitigation was terminated due to Debtor(s)' voluntary dismissal of the case.
  - ☐ Loss Mitigation was terminated because the case was involuntarily dismissed.
  - ☒ Loss Mitigation was terminated for the following reason(s): Debtor completed  
trial loan modification, but did not wish to proceed with a final loan modification.
  - ☐ Other (please describe): \_\_\_\_\_

Dated: March 18, 2015

  
Signature George N. Cholakis  
Firm Richard Croak & Associates, LLC  
Attorney(s) for × Debtor(s) Creditor  
Address 314 Great Oaks Blvd., Albany, NY 12203  
Telephone Number (518) 690-4410  
Email Address George@richardcroak.com  
N.D.N.Y. Bar Roll Identification No. 601966